Previous references.

Edn 175-14.
No 142

1903.-14
(Banking)

File No. 47

Serial Nos. 1

Later references.

Edn 27-16-98

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1.

Part B. for April 1914

SUBJECT.

Insurance to teachers of aided Schools Victoria

To the Secy Insurance Committee
" Supt of Victoria
" Comptroller
No H 5008-10 & 24-4-1914

Extends the benefits of the State life Insurance to the teachers of aided Schools on certain conditions

G. R. S. 58

Ack
17/11

G.R.S. 11] 1912-13

GENERAL AND REVENUE SECRETARIAT.

(~~Gen.~~)/

NOTES.

File No. 4/-1 34-12

FILE HEADING.

Question of forming a provident fund for teachers of aided Schools

From Mr. B. Rameswara Rao, Mysore

No. Petn Dated 13/5/13 Received 15/5/13

Diary No. 704	Enclos. 2 Spare Copies.	Serial No. ~~1~~

BRIEF ABSTRACT OF LETTER.

Forwards Cuttings from the Newspaper "Sahri" i.e. the formation of provident fund for teachers of aided Schools and suggesting that the Mysore Govt may take early steps to make a move in the matter.

NOTES AND ORDERS.

Send with a Draft forwarding the Cuttings to the Dept of Edn.

2

Secy 31/5

3 30/5/13

The subject of making some provision for teachers in their old age is an important one & engaging

NOTES—First Sheet.

GPB—85,000—15-6-12

R. S. 12]

General and Revenue Secretariat.

File No. 371 of 1913

Serial No.

attention thereto. In Mysore, much of the difficulty could be solved by opening the State Life Insurance Scheme to teachers of aided schools if the managers of aided schools can be induced to bear some portion of the premia charges — say ½ or ⅓ — the employés would be much benefited the D.P.I. may be consulted

CBS
5/7/13

4 The D.P.I. of Edn. & the Insurance Committee may both be consulted.

8/7/13

5 Please consult D.P.I. unofficially.

CBS
9/7/13

6 Forwarded to the D.P.I. of Edn. unofficially for favour of opinion

By Order

S. Rajagopal
for Secy to Govt

No. 6 dy 9-7-13

7 I think the proposal of the State Life Assurance Scheme

No. 6 dy 15.7.13

NOTE—Contn. sheet.

3+IV SDA 15/7

GPB—65,000—17-6-12.

R. S. 12]

General and Revenue Secretariat.

Baroda 47-13

File No. 3071 of 1912-13

Serial No.

to teachers of aided schools will afford a good solution. Our Rees of the Wesleyan Mission whom I consulted writes to say me as follows—"Your kind letter of the 9th touches one of the most difficult problems that aided institutions have to face. We have no pension fund though we have tried several times to formulate a scheme. If our Masters were allowed to enter the service on the same terms as Govt. servants, it would remove one serious inequality which tells against our service at present." The question of extending the life insurance scheme to aided Masters may I think, be considered by Government favorably.

15-July 1913, Yes. Sharma Rao

S. G. E.

P. T. D.

NOTE—Contn. sheet.

GPE—65,000—17-6-12.

R. S. 12]

General and Revenue Secretariat.

B 47-13 7047 4

File No. 371 of 1912-13

Serial No.

Go. No: 15
17-7-13

Forwarded to the Secretary, Mysore State Life Insurance Committee for favour of opinion

for Secy, Govt Depts

Thy 16/7/13

9

The resolution of the Insurance Committee on the subject above referred to is noted below.

"The Committee are in favour of extending the benefits of the State life Insurance to the aided School Masters."

18th Oct 1913. Krishnamachary
asst: Secy: G.

KR
19/10/13

I suppose the Secr Insurance Committee will make an official reference in the matter. If not an official reference may be called for & further action taken in B & II to make the necessary changes in the Rules. The formal order may issue from B & II.

This procedure may be adopted if

NOTE—Contn. sheet.

GPB—65,000—17-6-12

G. R. S. 12]

General and Revenue Secretariat.

Rg 47-13 7047 5

~~Rg~~ File No. ~~3971~~ of 1912-13

Serial No.

D

I suppose the Secretary, Insurance Committee will make an official reference in the matter. If not an official reference may be called for and further action taken in Branch II to make the necessary - changes in the Rules. The formal order may issue from Branch II.

N This procedure may be adopted if Government in the Education Department approve of the principle of - extending the Govt. Life Insurance scheme to teachers of aided schools.

12 It would be necessary to ~~impose~~ lay down as a condition of recognition and grant-in-aid that the masters of aided schools should insure their lives in the Govt. Life Assurance Fund.

(SEC)

USB 20/10/13 Rg

13 The Insurance Committee have given their opinion in response to a requisition and so I do not think that any further reference is due from them.

The Conditions subject to which insurance may be extended are:

(1) ~~Gen~~ Consent of the Governing

NOTE—Contn. sheet.

GPB—65,000—17-6-12.

F. R. S. 12]

General and Revenue Secretariat.

N 47

~~C&L~~ File No. ~~27~~ of 1913

Serial No.

body of the school to the insurance of all their employes drawing ~~more than~~ 10 Rs. or more a month, ~~being assured~~ and their undertaking to withhold the premia due every month & payment into Treasury before a fixed date;

2) Making it a condition of service under them that the insurance shall be compulsory in the case of all the employes under them to the same extent as in Govt. Service.

Consult Br. II as to (2) whether this is sufficient & then take the opinion of the D.-G. of E[illegible] An order of

NOTE—Contn. sheet.

GPB—65,000—17-9-12.

G R. S. 12]

General and Revenue Secretariat.

File No. 47 of 1913

Serial No.

Sovt may be issued after that without any further Communication.

27/10/13

Jl nos 52 - 1.

14 To Br II for opinion -

31.10.13.

15
Subd
SW
1-11-13

Vo. I am sorry that the submission of this Case has been delayed. Awarded Cases Statistics for the last 5 years and it was not possible for the Romance Office to supply them. In the absence of actuarial or mortality statistics among the persons drawing Rs 30 Rs per month during the last 5 years the Scheme has been extended on four broad lines. In the first place the masters intended Schools to have the permanent income or on the first service on the next the Scholarship may Case the aided one. In the private Schools are necessarily on more Commercial lines than for the institutions the

NOTE—Contn. sheet.

GPB—65,000—17-6-12.

G. R. S. 12]

General and Revenue Secretariat. | ~~Gen~~ No. File No. ~~374~~ 47 of 191 ~~3~~

Serial No.

Work will increase no doubt but the teachers as a body will benefit much.
M
17/9/13

Teachers on Rs 10 or 20 are not generally customers of good insurance companies who fix the minimum amount for a policy at a fairly high sum. Besides such reproach is immaterial
M
17/9/13

Every teacher in aided Schools may not be eligible for insurance & all events there is more risk and whenever a teacher is out of employ of the School Cases will be borne on the aided list, questions of refunding Surrender Value or closing of free paid up policy will have to be taken up & the work will increase without much corresponding benefit either to the insured or to the insurance office. It is therefore submitted that prima facie insurance for aided School masters is not within practical finance and perhaps need not be pressed also by open invitation to the respective Competing Private Insurance Companies.

17 The first proposal of the Respt Govt of Bombay to form a Provident Fund is more reasonable and it is not in connection with our Rs 10 fee have to start a Provident Fund we may have a Branch of that Fund to take in as subscribers these teachers which other private Insurance

NOTE—Contn. sheet.

GPB—60,000—25-9-13.

G. R. S. 12]

General and Revenue Secretariat.

~~Sdt~~ File No. ~~Sdt~~ of 1913.

Serial No.

5 23

An insurance policy pension is much better than a provident fund bonus.

M
17/12

that would become subscribers so that the interest and their subscriptions may amount to a small nest egg for them when they retire or get out of employ.

K
17.12.13.

Secy)

16 I think the proposal may be sanctioned subject to the condition stated in 1st Cor's minute of 27.10.13.

19 Ofcourse it should be made clear that the policies will be issued subject to the rules of the Committee & any changes that may be made in them by competent authority.

M
17/12

17.12.13

6/12

6

No 1268 D 22-12-13

20. Forwarded promptly to the Inspr Genl of Fors for favour of further Remarks, if any.

Bhavisamudra
For Secy, Fors Dept

NOTE—Contn. sheet.

GPB—60,000—25-9-13.

24
20/12/13

(7)
20/12

Serial No.

No: 3423 1-14.

21 The number of aided schools are ~~no~~ such weeks and standings as the Asst Secretary, Finance Branch, supposes there to be. The same rules as exist in the case of Govt employes are to be made applicable to them also and I see no greater risk than ~~exists~~ at present in other cases. Insurance may be made compulsory in the case of aided school-masters to be newly employed, say, from the beginning of July next. In the case of the existing masters, it should be left to their option as was done in the case of Govt officers in the beginning when the Insurance scheme was introduced.

K. Rama Rao.
3 January 1914

FV 7.1.14

5/1

5/1/14

P.T.O

General and Revenue Secretariat.

File No. 271 of 1913-14

Serial No.

Submitted for orders. May this file be sent to Br. II for necessary action?

Kw
24
6/1/14

Bds

(7) Br II)

H Lewis 7/1/14

Bailey

Sent
Dd
9/1

Manupatrapatt
9.1.14

not

Draft sent.
Dd SN
13/1 28/1

Draft as adopted by the Honourable Member. Mention perhaps as schedule matter. May be put before the Council also.

Desai)
29.1.14

What clause of schedule?

M
2/2

Reg H

Item clxii of the Schedule

Desai
6.2.14

[seen. I agree
Bds
7.2.14]

NOTE—Contn. sheet.

GPB—60,000—7-11-13

18 Members)

12

G. R. S. 12]

General and Revenue Secretariat.

7047

47

File No. 371 of 1912.

Serial No. 787

Please draft a short final Note & circulate for Council.

12/2/14

Final Note subd

SW 26/2

Draft submitted. After which the papers will be circulated & discussed (18 members)

27.2.14

NOTE—Contn. sheet.

G P B—60,000—7-11-13

13

H Leis 787-13

Final Note by the First Member of Council.

The attention of the Government having been drawn by a teacher in an aided institution to the desirability of providing against the old age of aided school-masters by means of a provident fund, the question of throwing open to these the benefits of the State Life Insurance Scheme was suggested as the means to secure the desired end, if the Managers could be induced to bear a portion of the premia charges. The Inspector General of Education who was asked to report on the matter has often after consulting Mr. Rees of the Wesleyan Mission recommended the admission of aided school-masters into the State Insurance Scheme. The Financial Secretary is of opinion that an insurance policy has advantages over a provident fund. The Insurance Committee have no objection to admit these men. My own views are embodied in the draft now proposed and provide suitable safeguards for the proper working of the scheme with the co-operation of the Managing Body of aided Schools. The proposal may be approved.

Draft 27.11.11.

Serial No.

7[8]7

approved

Please circulate

28/2/14

See for having ordering Circulation

2.3.14

Circulate

2/3

2.3.14

5/3

Lewis

Lewis approved.

2/3

6.3.14

2/3/14

Read 10-3-14 -

10.3.14

Sd

SW

12/3

Subject to the observations written on the file Submitted

2/14-3-14

8979

14.3.14

15

Submitted to His Highness.

These papers relate to a scheme for extending the benefits of the State Life Insurance to the teachers of aided schools. The Final Note× of the First Member gives the salient features of the scheme and the draft order× embodies all the safeguards that are considered necessary for its proper working.

Page 13 of the office notes
Draft for approval

Page 14 of the office notes

2. The Members of the Council are agreeable to the measure being passed and I solicit that it may be graciously approved.

M. V. Srinivasa
13th Apr. 1916.

B

185.
Vol XIII

K dis 787

Record of Cases submitted for the Orders of His Highness the Maharaja.

Subject.

Draft order extending the benefits of the State Life Insurance to the teachers of aided schools.

864

Order.

~~KRW~~
14/4/14

Secretary E&A
15.4.14 RG

16/4

15/4/14

17/4

20.4.14

Bandipur

G. R. S. 12]

General and Revenue Secretariat.

B File No. 47 of 1913.

Serial No.	
2	To the Secretary, Insurance Committee " Comptroller " I. G. of Education No. H/5008-10 dt. 24-4-1914 Extends the benefit of State Life Insurance to Teachers of State aided Schools on certain conditions.

NOTE—Contn. sheet.

GPB—10,000—13-6-14

EDUCATIONAL POLICY

—o—

Mr. B. Rameswarayya, the Headmaster of the W. M. H School Mysore, sends us the following letter about the need there is for the institution of a Provident Fund to better the condition of School Masters and to throw life into their work. We endorse every one of his statements. The letter is as follows:—

The elaborate and masterly minute on the Indian Educational Policy published by the Imperial Government in their Gazette dated the 21st ultimo is full of the most valuable information and the several topics dealt with in the document are well worthy of the most serious consideration of not only the several Provincial Governments of British India but also of the rulers of Native States to whom the Imperial Government is doubtless an authoritative model. It is indeed an encouraging sign of the times that the claims of the department of education have at last succeeded in forcing themselves to the forefront and the true importance of the schoolmaster is receiving an increasing share of public attention.

Para 53 of the aforesaid Resolution which forms a memorable document emanating from highest authority in India reads as follows :—

"They (the Government of India) attach the greatest importance to the provision for the old age of teachers either by pension or Provident Fund. Teachers in Government institutions and some teachers in schools managed by local bodies are eligble for these privileges. But it is necessary to extend the provision in the case of board and municipal servants and still more in the case of teachers of privately managed schools for the great majority of whom no such system exists. It is not possible to have a healthy moral atmosphere in any school, primary or secondary, or at any college, when the teacher is discontented and anxious about the future. The Governor-General-in Council desires that due provision for teachers in their old age should be made with the least possible delay. Local Governments have already been addressed upon this subject.

The above extract conveys a most refereshing news to every one who is working in the field of education in howsoever humble a degree. If one knows that so far as the Madras Presidency is concerned, the majority of the High Schools are not Government institutions but aided ones, one can easily gauge the extent of satisfaction which the liberal policy enunciated by the benevolent Imperial Government is calculated to afford to the large number of

teachers working in such institutions where no provision for old age pension exists under present circumstances. When one considers the amount of useful work of the several aided High Schools which the masters are called upon to perform in training the thousands of thousands of youths who happen to pass through their care, youths who form the future citizens of the empire, one can scarcely grudge any pecuniary help which can make such teachers cheerful and contented and able to devote their undivided attention to the discharge of their work which under the new scheme of school leaving cirtificates has undoubtedly become more onerous and exacting than it ever used to be before.

Under these circumstances the public will anxiously await the recommendations which the Madras Government will make an the reference pointed out in the aforesaid extract and trust that they will be conceived in a spirit of sympathetic liberality characteristic of the administration presided over by such a large-hearted statesman as Lord Pentland.

The above extract is deserving of the best consideration of the rulers of Native States also. Speaking of our own State of Mysore to which I have the honour and pride to belong, I may invite the attention of the public to the fact that the Head of the Education Department of our State has borne authoritative testimony to the good work that is being turned out by the aided High Schools of the State. Our beloved Sovereign His Highness the Maharaja of Mysore is second to none in his appreciation of the importance of education and has expressed his opinion in the oft-quoted words "education is the panacea for all our ills." The above quoted extract from the Government of India's Resolution ought to commend itself to the enlightened Government of such a sovereign and if, in pursuance of the policy enunciated therein the Government will find their way to bring into operation a scheme whereby the teachers of all the aided educational institutions of the State can rely upon some slender support in their old age after a life of hard toil in the field of education, they will have earned the everlasting gratitude of the public. The Sadhi 9-1-4-13

be best done by leaving [illegible]
in the hands of the District Boards and [illegible]
lities is laid at the doors of the Depart
lic Instruction.

On the other hand, it seems that u[illegible] 'Efficiency' regime, the Boards have been de[illegible] of even the show of responsibility, which they h[illegible] three years ago when they distributed the grants-in aid, and have now been reduced to the position o[illegible] mere pay-masters. The cost of education in private institution seems to be much lower tha[illegible] that in the case of Board management. It is worke out at Rs. 2-5-4 per pupil in the case of the forme while Rs. 4-4-2, Rs. 5-3-4 and Rs. 7-0-9 are state to be the cost of education in the aided, Distric Board and Municipal schools. It appears that 8 per cent of the total number of schools in the Pr sidency are under private management, and an attempt in the direction of departmentalising ther must surely be ill-advised. The Royal Commissio was of opinion that it was incumbent upon th Government to foster private schools by means o liberal grants, as it would prove to be more advant ageous than converting them all into Board school This fact as well as the several advantage accru ing from such a policy seems to have escaped the notice of the Madras Government. It is observed elsewhere in the report that the tendency had been for a diminishing proportion of pupils to pass from the first into the second and from the second into the third standards. The Director of Public Instruc tion thinks that the rise in the number of pupil cannot have a proportionate increase of literacy an that this effect can be remedied by inducing th parents to keep their boys longer at school. He i of opinion that fees ought to be remitted and pupil who cannot afford to pay for books and slates shoul be given them and otherwise induced. The teache is altogether ignored. To increase the grants an thereby induce the managers of private schools t employ well-trained men as teachers is considered t be a more effective remedy in this connection

IV
1415

Ramanathapuram
Dt
13
13.5.13
Telegram
371

To

The Secretary to the
Telegraph Department
Bronze
Breakin ~~Default~~

Sir,

I respectfully beg
to invite the attention of
the benign Govt to the
enclosed cutting which
speaks for themselves.

I beg to remain
Sir
Your most obedient servant
B. Ramaswamy

Proceedings of the Government of His Highness the Maharaja of Mysore.

****

ORDER No. ~~B 5008-10~~ B 47-13-1. DATED 24 APRIL 1914.

With a view to enable teachers of aided schools to make some provision after retirement for themsleves and their families Government have decided to throw open the benefits of the State Life Insurance Scheme to the men subject to the acceptance of the following conditions on their behalf by the governing body of the aided institution in which each is employed :-

(1) that the institutions concerned undertake to withhold the premia due every month out of the pay of such of the teachers in their staff as draw Rs. 10 and upwards and pay the amount into local Government treasuries before a fixed date;

(2) that insurance in the State Insurance Scheme be compulsory on all future employees entertained by them from 1st July 1914 to the same extent and subject to the same conditions in regard to the observance of rules for the State Life Insurance as in Government service; and.

(3) that insurance in the case of existing teachers not debarred by age limit under the Insurance rules be optional, such option to be exercised before the end of June 1914.

Financial Secretary.

To.

The Secretary, Insurance Committee.
The I.G. of Education.
The Comptroller to Government.

1913-14

GOVERNMENT OF HIS HIGHNESS
THE MAHARAJA OF MYSORE

FINANCIAL (BANKING)

PROCEEDINGS

Dated 24th April 1914

No. Fl. 5008-10
B. 47-13-1

Extends the benefits of the State Life Insurance to the teachers of aided schools on certain conditions.

GPB—11-5-14—200

Proceedings of the Government of His Highness the Maharaja of Mysore, Financial (Banking), dated 24th April 1914.

No. Fl. 5008-10—B. 47-13-1, dated Bangalore, 24th April 1914.

Order.—With a view to enable teachers of aided schools to make some provision after retirement for themselves and their families, Government have decided to throw open the benefits of the State Life Insurance Scheme to the men subject to the acceptance of the following conditions on their behalf by the governing body of the aided institution in which each is employed:—

(1) that the institution concerned undertake to withhold the premia due every month out of the pay of such of the teachers in their staff as draw Rs. 10 and upwards and pay the amount into local Government Treasuries before a fixed date;

(2) that insurance in the State Insurance Scheme be held compulsory in the case of all future employees entertained by them from 1st July 1914, to the same extent and subject to the same conditions in regard to the observance of rules for the State Life Insurance as in Government Service; and

(3) that insurance in the case of existing teachers not debarred by age limit under the Insurance Rules be considered optional, such option to be exercised before the end of December 1914.

J. S. CHAKRAVARTI,
Financial Secretary to Government.

To—The Secretary, Insurance Committee.
The Inspector-General of Education in Mysore.
The Comptroller, Mysore Government.

Exd.—C. R.